



## Center for Statistics and Analytical Services

### **Every Georgian Counts**

2015 Estimates of Homelessness in Georgia (DRAFT)

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## **Acknowledgements**

This report on the status of the Every Georgian Counts project to better meet the needs of Georgia's homeless, represents the hard work and commitment of many individuals across several organizations. I would like to specifically recognize the work of Katie Arce from the Georgia Department of Community Affairs, Paul Vaughn, Kelleigh Trapanier and Christy Storey of the A.L. Burruss Institute of Public Service at Kennesaw State University.

## Executive Summary

Using demographic and econometric data from the 2015 Georgia County Guide, as well as the results of point-in-time counts reported by organizations across the State, the current study provides an estimate of the number of homeless persons in the State of Georgia for each of the 159 counties. From the *2013 Report on Homelessness*, the previous estimate of unsheltered homeless was 7,833 persons, based upon the state population estimate of 9,919,945 (2012 population estimate from the *Georgia County Guide*). The associated percent of the state population estimated to be unsheltered homeless in 2013 was .086%. The current estimate of unsheltered homeless is 6,131 persons, based upon the state population estimate of 9,992,167 (2014 population estimate from the *Georgia County Guide*). The associated current percent of the state population estimated to be unsheltered homeless is .0614%.

The estimated number of individuals precariously housed in Georgia is 1,767, which is .018% of the population.

Together, the number of unsheltered and precariously housed individuals in Georgia is estimated to be 7,898 which is .079% of the population.

Consistent with previous years, the primary demographic and economic variables found to explain homelessness in Georgia included Percent of Population Native Born (negatively related), Poverty Rate, the Property Crime Rate, Violent Crime Rate, High School Drop Out Rate and the Distribution of the County Tax Digest (e.g., Percent Industrial, Percent Commercial). It should be noted that these factors are “co-present” with homelessness and are not represented as “causing” homelessness.

## Introduction

In 2003, the U.S. Congress mandated that every state provide a homeless census every two years to the U.S. Department of Housing and Urban Development. The State of Georgia, through the Department of Community Affairs (DCA), responded to this mandate by using homeless estimates based on local counts and national studies. Even after the mandate had been in place for three years, Georgia's Balance of State 2007 Continuum of Care Plan continued to rely on very simplistic estimations based upon anecdotal information (Georgia Department of Community Affairs, 2008).

Grappling with the count mandate for the balance of the state was daunting – not only was the sheer size of the state geography an obstacle, but in addition many of the counties covered by the Balance of State Continuum had few homeless service providers. The absence of service providers meant that in many counties there was not a local organizational infrastructure to conduct counts, and a full state count conducted by state employees or contractors looked to be prohibitively expensive. Consequently, counting the homeless population in Georgia seemed an almost Herculean task — a physical census was financially impossible and would have almost assuredly resulted in an undercount. After investigating count approaches used by large locally-based continuums, DCA staff determined that some type of inferential modeling approach would be necessary.

The current report provides the fifth estimate of homelessness in Georgia using a combination of point-in-time counts, survey-based data and inferential modeling techniques. The methodology used to develop the current estimates will be explained, followed by the results and a discussion of the limitations and challenges of an inferential approach to homeless enumeration. It should be noted that the current version of the modeling methodology represents a refinement of the previous years' estimates, based upon input from individual county organizers. These refinements will be explained in the Methodology section below.

## Methodology

The estimates for counts of unsheltered homeless individuals, and precariously housed individuals by county have been derived from a combination of point-in-time counts as well as from survey initiatives across 55 counties. The estimates for non-participating counties were developed completely using inferential modeling.

The inferential modeling process utilized data extracted from the 2015 Georgia County Guide. After reviewing the available demographic and economic variables, a total of 21 variables were selected for use in the modeling exercise. All variables included data reflecting 2012 or 2013 information. Variable selections were based upon previous experience with the data, assessment of the variables as potential predictors of unsheltered homelessness, up-to-date information and previous predictive value. The selected predictors came from following areas: economic, courts and crime, education, government, health, housing, labor, public assistance, and vital statistics. Where needed, variables were scaled and/or standardized to facilitate direct comparisons among counties.

An ordinary least squares regression model was developed, using percentage or rate of unsheltered homeless within the single population by county as the dependent variable. The rate of unsheltered homeless, instead of actual counts of unsheltered homeless persons, has always been utilized to remove the effects of population size from the modeling results. The rationale for using the proportion of the single population within a county as the basis for estimation rather than the total population is grounded in the logic that homeless people are more likely to be single rather than living in family units. This logic was introduced in the 2013 report, in response to a request from the Department of Community Affairs. Once the rates of unsheltered homeless are predicted for each county, the result is then multiplied by the current population to determine the estimated count for counties where actual counts were not provided. All analysis was executed using BASE SAS version 9.3.

## Results

The final inferential model included six variables found to be significant predictors of unsheltered homelessness. These variables included the percentage of the gross tax digest

coming from commercial and industrial sectors, the violent crime rate, the property crime rate, the high school dropout rate and the percentage of the population which was native born. The model generated an adjusted  $R^2$  value of about .80, meaning that 80% of the change or variation in the rate of homelessness by county has been captured using a linear combination of the variables listed above.

The current overall rate of unsheltered homelessness for the State of Georgia is estimated to be .085%. Based on a population of 9,992,167<sup>1</sup>, the current estimated count of unsheltered homelessness in the state of Georgia is 6,131 persons. This estimate represents a continued decrease from the 2011 estimate of 11,366 and the 2013 estimate of 8,492. Suggested reasons for this continued decrease in the counts and in the rate of homelessness are provided in the next section.

The 10 counties with the lowest estimated rate of unsheltered homelessness and the highest estimated rate of unsheltered homelessness can be found in Table 1 below.

Table 1: Lowest and Highest Estimated Rate of Unsheltered Homelessness by County

COUNTIES WITH THE LOWEST ESTIMATED RATE OF UNSHELTERED HOMELESSNESS			
COUNTY	2014 POPULATION	FINAL COUNT	EFFECTIVE RATE
EFFINGHAM	54,456	3	0.00566%
PAULDING	146,950	10	0.00700%
LIBERTY	64,135	5	0.00780%
COLUMBIA	135,416	13	0.00939%
COBB	717,190	78	0.01089%
FORSYTH	195,405	24	0.01229%
DAWSON	22,686	3	0.01431%
BRYAN	33,157	5	0.01515%
MURRAY	39,267	6	0.01528%
JOHNSON	9,767	2	0.01579%
COUNTIES WITH THE HIGHEST ESTIMATED RATE OF UNSHELTERED HOMELESSNESS			
COUNTY	2014 POPULATION	FINAL COUNT	EFFECTIVE RATE
ECHOLS	4,057	13	0.32043%
STEWART	5,868	11	0.18746%
CLAY	3,045	5	0.16420%
CALHOUN	6,523	10	0.15074%
BAKER	3,341	5	0.14966%
MONTGOMERY	9,021	13	0.14411%
STEPHENS	25,683	37	0.14406%
CHATHAM	278,434	393	0.14115%
MACON	14,009	20	0.14050%
EARLY	10,542	15	0.13887%
<b>GEORGIA</b>	<b>999,2167</b>	<b>6,131</b>	<b>0.06136%</b>

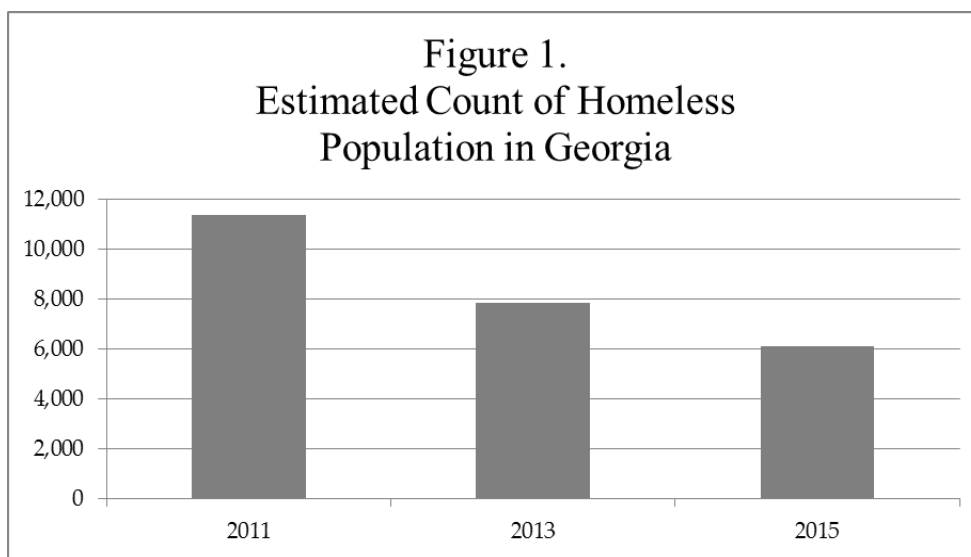
<sup>1</sup> 2013 population estimate from the 2015 Georgia County Guide.

A full listing of all the rates and counts for all 159 counties can be found in Appendix 1.

## Discussion of Results

There are two points with the present study which should be noted.

The first is the trending estimated decrease in unsheltered homelessness. Each of the last three reports for the *Every Georgian Counts* study has reflected a decrease in the estimated counts of the homeless population. This trending decrease can be seen further in Figure 1 below.



The data used to develop the November 2011 estimates came, primarily from 2009 data sources. In 2009, Georgia, like the rest of the country, was experiencing an intense economic downturn. During this period, Georgia experienced the worst job loss rate of any state in the country<sup>2</sup>. The unemployment rate for Georgia increased from under 5% in 2008 to over 10% in 2009. Of the 500,000+ people who lost private sector jobs in Georgia over the 2008-2009 period many were employed in lower income positions in the construction and manufacturing sectors or the retail sector<sup>3</sup>. These dismal economic indicators would create an expectation, which was manifested, of more Georgians experiencing homelessness in the 2011 study. In addition, many of the variables used to develop the estimates, utilize econometric data. As a result, while there may

<sup>2</sup> <http://www.gpb.org/news/2010/07/22/georgia-50th-in-job-losses#>

<sup>3</sup> [http://www.rdhawan.com/booklets/Ga&ATL\\_Booklet\\_Feb11\\_press.pdf](http://www.rdhawan.com/booklets/Ga&ATL_Booklet_Feb11_press.pdf)

have been a truly “high” number of homeless individuals reported in the 2011 study, the estimate may have also been inflated because of the dependence on the econometric data from 2009.

Although the state economy has not completely rebounded to its pre-2008 economic health, most indicators have been trending in a positive direction. The State unemployment rate has decreased steadily from a high of 10% in 2009 to the current (1Q15) rate of 6.3%<sup>4</sup>. Particularly strong gains have been made in the business services and hospitality sectors of the economy<sup>5</sup>. While these sectors tend to have lower paying positions, they are more likely to employ people at the lower end of the economic continuum. These economic trends are believed to have had an impact on the decreasing estimates of homelessness in the State.

The second issue is related specifically to the City of Atlanta. Atlanta is comprised of portions of DeKalb and Fulton counties. The current estimates of homelessness, as with all previous estimates, were developed using the “county” as the unit of analysis – all estimates are provided at the county level. In the current study, Fulton County is estimated to have 950 unsheltered homeless individuals and another 352 precariously housed individuals. Given the distribution of services and resources within the county, a substantive proportion of these individuals are likely in the City of Atlanta with relatively few homeless individuals in the remaining non-Atlanta regions of Fulton County. The same logic would apply to DeKalb County. The socio-economic variables used for estimation at the county level may or may not demonstrate the same patterns at the City level. Investigators for future enumeration studies may want to consider a supplemental exercise which examines the City of Atlanta at a smaller unit of analysis – like Census Tract – combined with an intensive coordination with service/resource providers in the City. The results would then be integrated with the county estimates. While the outcome would likely be a substantive decrease in the Fulton and DeKalb county estimates, the City of Atlanta numbers would then be reported as a unique entity. In theory, this approach would increase the overall accuracy of the estimates.

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<sup>4</sup> [http://www.bls.gov/cps/cps\\_htgm.htm](http://www.bls.gov/cps/cps_htgm.htm)

<sup>5</sup> <http://www.bls.gov/eag/eag.GA.htm>

## **Limitations**

As with previous estimates, the present estimates have limitations and should be received in context.

The most important context to consider when reviewing any numbers related to the enumeration of homeless persons is that the true numbers are not only unknown, but arguably unknowable. While econometric and demographic data are generally agreed upon indicators of trends and patterns of homelessness, prediction counts devoid of error is unrealistic.

Because unsheltered homeless and precariously housed individuals are difficult to count, confidence in some of the “actual” numbers may be low. As a result, the accuracy of the predictions from the model becomes somewhat of a moving target. For example, if the “actual” count for a county is 100 but the model predicted 150 for the county, there is a possibility that, given the characteristics of the county, the count is an under representation of the actual homeless population and the estimation is a better representation of the “actual” count than is the point-in-time count.

While the estimates in the present study should be understood using the lens of the limitations above, the results still have greater than simply directional value – they represent an improvement over previous generalized estimation methods and anecdotal information.

## Appendix 1: Unsheltered Homeless and Precariously Housed Counts by County

COUNTY	2014 POPULATION	UNSHelterED HOMELESS COUNT	PERCENT OF POPULATION	PRECARIOUSLY HOUSED COUNT	PERCENT OF POPULATION	TOTAL	PERCENT OF POPULATION
APPLING	18440	6	0.0341%	6	0.0313%	12	0.0655%
ATKINSON	8290	2	0.0211%	1	0.0102%	3	0.0313%
BACON	11216	5	0.0408%	3	0.0261%	8	0.0669%
BAKER	3341	5	0.1497%	3	0.0882%	8	0.2379%
BALDWIN	46039	30	0.0642%	4	0.0096%	34	0.0738%
BANKS	18415	6	0.0331%	1	0.0062%	7	0.0393%
BARROW	71453	34	0.0469%	14	0.0190%	47	0.0659%
BARTOW	101273	37	0.0361%	42	0.0413%	78	0.0774%
BEN HILL	17515	23	0.1313%	14	0.0808%	37	0.2121%
BERRIEN	19048	6	0.0324%	3	0.0154%	9	0.0478%
BIBB	154721	92	0.0595%	39	0.0255%	131	0.0849%
BLECKLEY	12771	9	0.0714%	4	0.0350%	14	0.1064%
BRANTLEY	18292	6	0.0329%	3	0.0153%	9	0.0482%
BROOKS	15516	10	0.0637%	3	0.0211%	13	0.0848%
BRYAN	33157	5	0.0152%	2	0.0054%	7	0.0205%
BULLOCH	71214	32	0.0445%	6	0.0090%	38	0.0535%
BURKE	22923	22	0.0952%	5	0.0221%	27	0.1173%
BUTTS	23361	10	0.0410%	2	0.0069%	11	0.0479%
CALHOUN	6523	10	0.1507%	5	0.0784%	15	0.2292%
CAMDEN	51476	30	0.0583%	3	0.0050%	33	0.0633%
CANDLER	10937	3	0.0311%	2	0.0167%	5	0.0478%
CARROLL	112355	72	0.0643%	13	0.0120%	86	0.0763%
CATOOSA	65311	38	0.0582%	11	0.0175%	49	0.0757%
CHARLTON	13255	3	0.0243%	2	0.0155%	5	0.0398%
CHATHAM	278434	393	0.1411%	21	0.0077%	414	0.1489%
CHATTAHO	12842	17	0.1324%	4	0.0328%	21	0.1652%
CHATTOOG	25138	19	0.0762%	10	0.0392%	29	0.1154%
CHEROKEE	225106	108	0.0480%	125	0.0557%	233	0.1036%
CLARKE	121265	65	0.0536%	20	0.0161%	85	0.0697%
CLAY	3045	5	0.1642%	2	0.0665%	7	0.2307%
CLAYTON	264220	147	0.0557%	40	0.0152%	187	0.0709%
CLINCH	6795	6	0.0913%	4	0.0580%	10	0.1492%
COBB	717190	78	0.0109%	46	0.0064%	124	0.0172%
COFFEE	43220	23	0.0526%	3	0.0064%	25	0.0589%
COLQUITT	46275	11	0.0236%	5	0.0105%	16	0.0342%
COLUMBIA	135416	13	0.0094%	15	0.0113%	28	0.0207%
COOK	17066	13	0.0762%	6	0.0367%	19	0.1129%
COWETA	133180	40	0.0302%	17	0.0126%	57	0.0428%
CRAWFORD	12504	7	0.0591%	4	0.0309%	11	0.0900%
CRISP	23336	19	0.0804%	4	0.0150%	22	0.0954%
DADE	16507	7	0.0431%	4	0.0217%	11	0.0649%
DAWSON	22686	3	0.0143%	2	0.0084%	5	0.0227%
DECATUR	27359	22	0.0799%	5	0.0168%	26	0.0967%
DEKALB	713340	392	0.0549%	741	0.1038%	1133	0.1588%
DODGE	21221	17	0.0799%	6	0.0272%	23	0.1071%
DOOLY	14304	6	0.0442%	3	0.0195%	9	0.0637%
DOUGHERTY	92969	72	0.0778%	36	0.0389%	108	0.1167%
DOUGLAS	136379	60	0.0442%	22	0.0162%	82	0.0605%

COUNTY	2014 POPULATION	UNSHelterED HOMELESS COUNT	PERCENT OF POPULATION	PRECARIOUSLY HOUSED COUNT	PERCENT OF POPULATION	TOTAL	PERCENT OF POPULATION
EARLY	10542	15	0.1389%	12	0.1140%	27	0.2529%
ECHOLS	4057	13	0.3204%	7	0.1720%	20	0.4924%
EFFINGHAM	54456	3	0.0057%	1	0.0013%	4	0.0069%
ELBERT	19599	12	0.0599%	5	0.0250%	17	0.0849%
EMANUEL	22867	15	0.0677%	16	0.0710%	32	0.1387%
EVANS	10833	4	0.0359%	2	0.0173%	6	0.0532%
FANNIN	23760	7	0.0313%	3	0.0134%	11	0.0448%
FAYETTE	108365	29	0.0265%	11	0.0102%	40	0.0367%
FLOYD	95821	44	0.0454%	9	0.0093%	52	0.0548%
FORSYTH	195405	24	0.0123%	12	0.0061%	36	0.0184%
FRANKLIN	22009	7	0.0317%	3	0.0115%	10	0.0432%
FULTON	984293	950	0.0965%	352	0.0357%	1302	0.1322%
GILMER	28579	8	0.0279%	2	0.0087%	10	0.0366%
GLASCOCK	3102	2	0.0645%	1	0.0179%	3	0.0823%
GLYNN	81508	74	0.0908%	51	0.0631%	125	0.1539%
GORDON	55757	43	0.0773%	13	0.0239%	56	0.1012%
GRADY	25278	14	0.0548%	22	0.0861%	36	0.1409%
GREENE	16321	9	0.0541%	3	0.0171%	12	0.0712%
GWINNETT	859304	527	0.0614%	200	0.0233%	728	0.0847%
HABERSHAM	43300	16	0.0372%	5	0.0119%	21	0.0491%
HALL	187745	33	0.0176%	1	0.0007%	34	0.0183%
HANCOCK	8879	3	0.0362%	2	0.0170%	5	0.0532%
HARALSON	28495	15	0.0518%	3	0.0100%	18	0.0618%
HARRIS	32663	9	0.0290%	3	0.0092%	12	0.0381%
HART	25446	20	0.0802%	5	0.0190%	25	0.0992%
HEARD	11558	5	0.0398%	1	0.0074%	5	0.0473%
HENRY	211128	125	0.0593%	56	0.0265%	181	0.0858%
HOUSTON	147658	112	0.0759%	13	0.0091%	125	0.0850%
IRWIN	9427	6	0.0685%	3	0.0268%	9	0.0953%
JACKSON	61044	43	0.0713%	14	0.0222%	57	0.0935%
JASPER	13601	6	0.0471%	1	0.0086%	8	0.0557%
JEFF DAVIS	15004	11	0.0732%	4	0.0267%	15	0.0998%
JEFFERSON	16320	21	0.1287%	12	0.0761%	33	0.2047%
JENKINS	9269	2	0.0216%	1	0.0087%	3	0.0303%
JOHNSON	9767	2	0.0158%	1	0.0076%	2	0.0234%
JONES	28569	8	0.0278%	1	0.0049%	9	0.0327%
LAMAR	17959	14	0.0780%	3	0.0148%	17	0.0928%
LANIER	10408	7	0.0673%	1	0.0130%	8	0.0802%
LAURENS	47999	21	0.0443%	12	0.0257%	34	0.0700%
LEE	29071	11	0.0384%	3	0.0100%	14	0.0484%
LIBERTY	64135	5	0.0078%	2	0.0031%	7	0.0109%
LINCOLN	7751	4	0.0484%	2	0.0262%	6	0.0746%
LONG	16624	3	0.0206%	1	0.0034%	4	0.0240%
LOWNDES	112916	21	0.0186%	12	0.0106%	33	0.0292%
LUMPKIN	30918	7	0.0229%	1	0.0034%	8	0.0263%
MACON	14009	20	0.1405%	5	0.0349%	25	0.1754%
MADISON	28057	17	0.0606%	3	0.0113%	20	0.0719%
MARION	8640	7	0.0780%	2	0.0233%	9	0.1013%
MCDUFFIE	21565	11	0.0500%	2	0.0088%	13	0.0589%

COUNTY	2014 POPULATION	UNSHelterED HOMELESS COUNT	PERCENT OF POPULATION	PRECARIOUSLY HOUSED COUNT	PERCENT OF POPULATION	TOTAL	PERCENT OF POPULATION
MCINTOSH	14007	5	0.0357%	2	0.0178%	7	0.0535%
MERIWETHER	21232	16	0.0766%	3	0.0138%	19	0.0905%
MILLER	5932	5	0.0843%	7	0.1129%	12	0.1972%
MITCHELL	23045	10	0.0434%	3	0.0109%	13	0.0543%
MONROE	26984	18	0.0667%	5	0.0175%	23	0.0842%
MONTGOMERY	9021	13	0.1441%	5	0.0588%	18	0.2029%
MORGAN	17781	8	0.0441%	2	0.0125%	10	0.0566%
MURRAY	39267	6	0.0153%	1	0.0031%	7	0.0184%
MUSCOGEE	202824	158	0.0779%	18	0.0089%	176	0.0868%
NEWTON	102446	92	0.0894%	12	0.0116%	103	0.1010%
OCONEE	34035	7	0.0219%	2	0.0071%	10	0.0291%
OGLETHORPE	14548	9	0.0629%	3	0.0180%	12	0.0809%
PAULDING	146950	10	0.0070%	4	0.0027%	14	0.0097%
PEACH	27014	15	0.0570%	3	0.0122%	19	0.0691%
PICKENS	29584	7	0.0228%	1	0.0047%	8	0.0275%
PIERCE	18938	4	0.0214%	2	0.0107%	6	0.0321%
PIKE	17796	5	0.0305%	2	0.0091%	7	0.0396%
POLK	41183	27	0.0645%	6	0.0135%	32	0.0780%
PULASKI	11542	6	0.0477%	1	0.0097%	7	0.0574%
PUTNAM	21371	15	0.0724%	2	0.0097%	18	0.0821%
QUITMAN	2367	3	0.1267%	1	0.0567%	4	0.1834%
RABUN	16235	6	0.0388%	1	0.0071%	7	0.0459%
RANDOLPH	7197	8	0.1054%	4	0.0530%	11	0.1584%
RICHMOND	202003	166	0.0821%	79	0.0393%	245	0.1214%
ROCKDALE	86919	59	0.0681%	29	0.0338%	89	0.1019%
SCHLEY	5089	5	0.0983%	2	0.0491%	7	0.1474%
SCREVEN	14240	14	0.0980%	6	0.0449%	20	0.1429%
SEMINOLE	8945	5	0.0594%	2	0.0240%	7	0.0835%
SPALDING	63829	45	0.0705%	28	0.0439%	73	0.1144%
STEPHENS	25683	37	0.1441%	8	0.0315%	45	0.1756%
STEWART	5868	11	0.1875%	6	0.0952%	17	0.2827%
SUMTER	31364	29	0.0914%	15	0.0492%	44	0.1406%
TALBOT	6456	4	0.0620%	2	0.0272%	6	0.0892%
TALIAFERRO	1703	2	0.1174%	1	0.0545%	3	0.1719%
TATTNALL	25526	8	0.0321%	3	0.0126%	11	0.0446%
TAYLOR	8464	4	0.0431%	1	0.0157%	5	0.0588%
TELFAIR	16591	7	0.0431%	4	0.0232%	11	0.0662%
TERRELL	9022	9	0.0969%	3	0.0368%	12	0.1337%
THOMAS	44869	24	0.0529%	6	0.0145%	30	0.0674%
TIFT	40286	28	0.0697%	18	0.0454%	46	0.1152%
TOOMBS	27273	5	0.0183%	11	0.0393%	16	0.0576%
TOWNS	10771	3	0.0282%	1	0.0063%	4	0.0345%
TREUTLEN	6712	2	0.0274%	1	0.0131%	3	0.0405%
TROUP	69053	61	0.0883%	28	0.0406%	89	0.1290%
TURNER	8134	7	0.0862%	3	0.0394%	10	0.1256%
TWIGGS	8481	4	0.0472%	2	0.0213%	6	0.0684%
UNION	21566	5	0.0236%	1	0.0049%	6	0.0285%
UPSON	26566	16	0.0600%	3	0.0129%	19	0.0729%
WALKER	68198	61	0.0894%	13	0.0183%	74	0.1078%
WALTON	85754	47	0.0548%	18	0.0210%	65	0.0758%
WARE	35709	15	0.0414%	2	0.0066%	17	0.0480%
WARREN	5558	7	0.1259%	3	0.0478%	10	0.1738%
WASHINGTON	20676	23	0.1132%	12	0.0560%	35	0.1693%
WAYNE	30077	26	0.0856%	18	0.0594%	44	0.1450%
WEBSTER	2719	1	0.0516%	1	0.0294%	2	0.0810%
WHEELER	7909	3	0.0328%	1	0.0189%	4	0.0517%
WHITE	27797	11	0.0396%	2	0.0079%	13	0.0474%
WHITFIELD	102945	62	0.0601%	8	0.0078%	70	0.0679%
WILCOX	8960	6	0.0695%	3	0.0378%	10	0.1073%
WILKES	10010	8	0.0799%	3	0.0349%	11	0.1148%
WILKINSON	9432	9	0.0909%	5	0.0506%	13	0.1415%
WORTH	21291	4	0.0188%	9	0.0410%	13	0.0598%